

JUBILEE AI / RESEARCH

FIRST EDITION · SEPTEMBER 2026

EXECUTABLE AGENCY

The Collapse of the Capability Gap in the
Age of Artificial Intelligence

When intelligence becomes callable, the scarce resource may no longer be knowledge. It may be the ability to convert intention into action.

Executive Summary

A hypothesis about what changes when capability becomes increasingly callable.

CENTRAL PROPOSITION

For most of history, knowing what should exist and possessing the capabilities required to make it exist were different things. Artificial intelligence may be beginning to compress that distance.

This paper argues that the most consequential economic effect of artificial intelligence may not be automation alone. It may be a change in the distribution of human agency: the practical ability to turn intention into reliable action.

Historically, people and organizations acquired capability by hiring workers, developing expertise, buying software, retaining professional services, raising capital, or building institutions. AI introduces a new mechanism. Some capabilities can increasingly be accessed through natural language, combined dynamically, and connected to tools that act on the world.

We call this emerging condition Executable Agency. The paper develops four related concepts: Capability Liquidity, the Intent-to-Institution Gap, Capability Compression, and the Agency Gap Index. These are Jubilee AI frameworks - hypotheses to be tested, not settled empirical facts.

The existing evidence is narrower but already important. Generative AI has produced larger measured productivity gains for novice workers in at least one large field study; SMEs report improvements in employee performance and partial substitution for missing skills and contractors; U.S. firm adoption remains far from universal; agent deployment remains early; and controlled experiments show that AI can improve performance sharply inside its capability frontier while reducing accuracy outside it.[1][2][3][4][5]

The result is not a simple democratization story. AI can lower barriers and concentrate advantage at the same time. The central question is therefore not only how capable machines become. It is who can convert that capability into meaningful action.

THE JUBILEE PRINCIPLE

Intelligence is valuable. Capability is powerful. Agency is the point.

Contents

- 01 The scarce resource was never only intelligence
- 02 The Intent-to-Institution Gap
- 03 Capability Liquidity
- 04 Early evidence of Capability Compression
- 05 The small-firm test
- 06 Entrepreneurship at the boundary
- 07 From software to Executable Agency
- 08 The intelligent capability layer
- 09 The jagged frontier
- 10 The adoption paradox
- 11 The Agency Gap Index
- 12 Work, expertise, and the new scarcity
- 13 Two futures: concentration and agency
- 14 Jubilee AI as agency infrastructure
- 15 Research agenda and falsifiable predictions
- 16 Conclusion: what becomes possible?
- References & methodological note

The scarce resource was never only intelligence

Human potential has always exceeded the institutions available to express it.

Intention was abundant. Execution was scarce.

Human beings have never suffered from a shortage of ideas. There have always been people who could see a better way to run a company, design a product, organize a community, teach a student, analyze information, or solve a local problem.

But recognizing what ought to exist does not make it exist. Between intention and outcome sits a chain of capabilities: knowledge, specialized skill, capital, software, labor, access, management, and coordination. Each layer introduces friction. Most consume money. Many require credentials, relationships, geography, health, social standing, or prior experience.

Modern institutions became extraordinarily effective mechanisms for concentrating these capabilities. Firms assemble employees and capital. Universities package knowledge. Professional-services organizations rent expertise. Software encodes repeatable processes. Markets match buyers to specialized providers.

This architecture created enormous prosperity. It also created an equally important asymmetry: people and organizations able to command more capability could act on more intentions. The scarce resource was not simply intelligence. It was the means of execution.

Artificial intelligence matters because it begins to alter the acquisition mechanism. A person may increasingly obtain a useful slice of research, writing, coding, analysis, design, translation, or coordination without permanently owning the human or organizational resource in which that capability was previously embedded.

The Intent-to-Institution Gap

The distance between knowing what should happen and controlling the machinery required to make it happen.

The work does not disappear. The requirement to personally own or coordinate every capability can.

We define the Intent-to-Institution Gap as the distance between a desired outcome and the institutional capabilities required to produce it reliably.

Historically, complicated outcomes demanded complicated organizations because capability was fragmented. An entrepreneur with product insight still needed software development. A small company that understood its customers still needed marketing systems. A skilled operator without financial expertise still needed accountants, bankers, and advisers. A subject-matter expert without technical training still needed someone else to turn knowledge into software.

Every intermediary is useful when it contributes scarce capability, judgment, trust, or accountability. But every intermediary also introduces cost and coordination. That means many intentions never become experiments, and many experiments never become institutions.

AI does not erase the intermediate work. The work still exists. The more consequential shift is that the person initiating the work may no longer need to personally understand, hire, or coordinate every intermediate capability.

That changes the economic meaning of an idea. When the cost of execution falls, more intentions become testable.

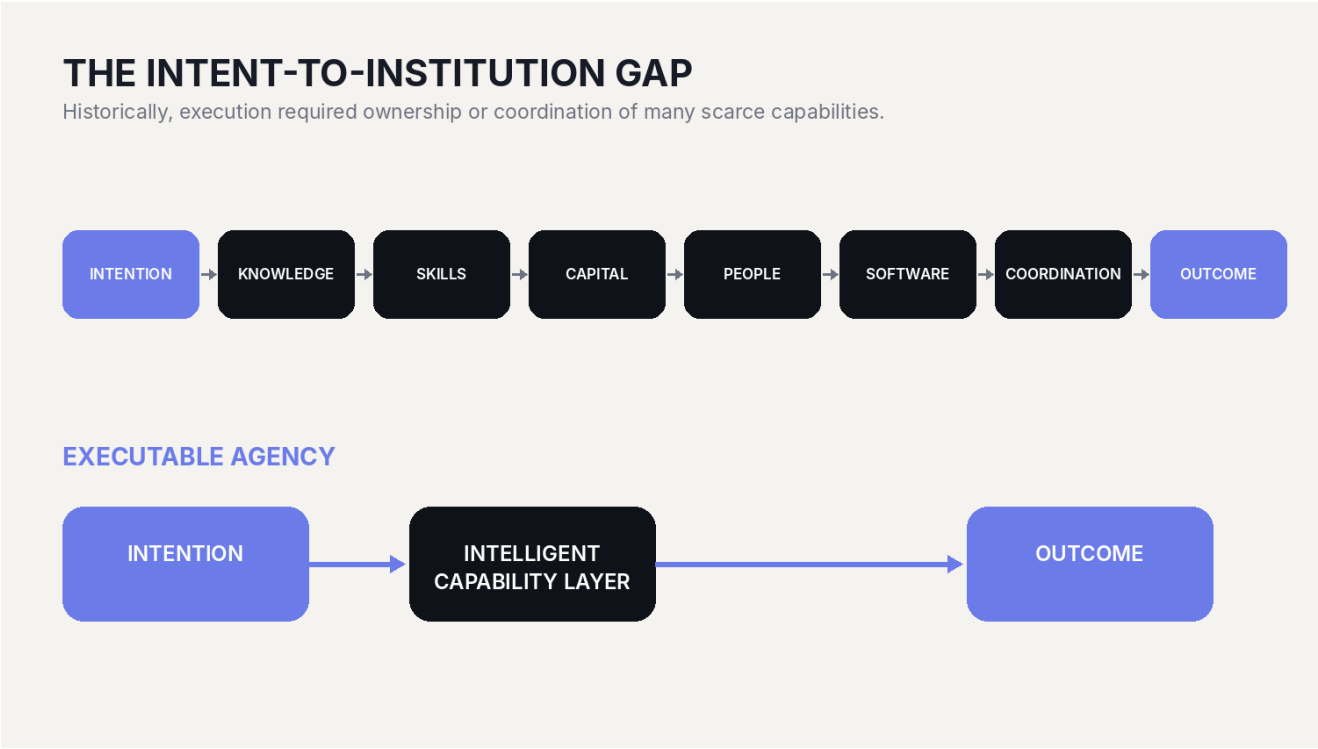


Figure 1. The historical Intent-to-Institution Gap and the hypothesized compression created by an intelligent capability layer.

Capability Liquidity

A new way to describe what becomes economically different when expertise can be called on demand.

The unit of advantage may shift from owning capability to orchestrating capability.

Capability has historically behaved like an illiquid asset. A software engineer carries development capability. A lawyer carries legal capability. A designer carries design capability. To use that capability, an organization generally must employ the person, contract with the person, purchase a product created by people like them, or develop the skill internally.

Capability Liquidity is the degree to which a useful capability can be accessed, directed, recombined, and deployed without permanently acquiring the human or institutional resources in which that capability was traditionally embedded.

This is not equivalent to saying that AI replaces experts. Much of expert value lies in judgment, tacit context, responsibility, relationships, and the ability to recognize conditions that do not resemble the training examples. But some portions of expert production - especially digital, repeatable, well-specified work - are becoming dramatically easier to access.

The important movement is from capability ownership toward capability access. Permanent staff, external professional services, packaged software, generative systems, and agents can be viewed as points along a continuum of decreasing acquisition friction and increasing callability.

If this continues, organizational advantage may depend less on how many capabilities are permanently housed inside the organization and more on how effectively the organization can assemble, direct, verify, and govern capabilities around a goal.

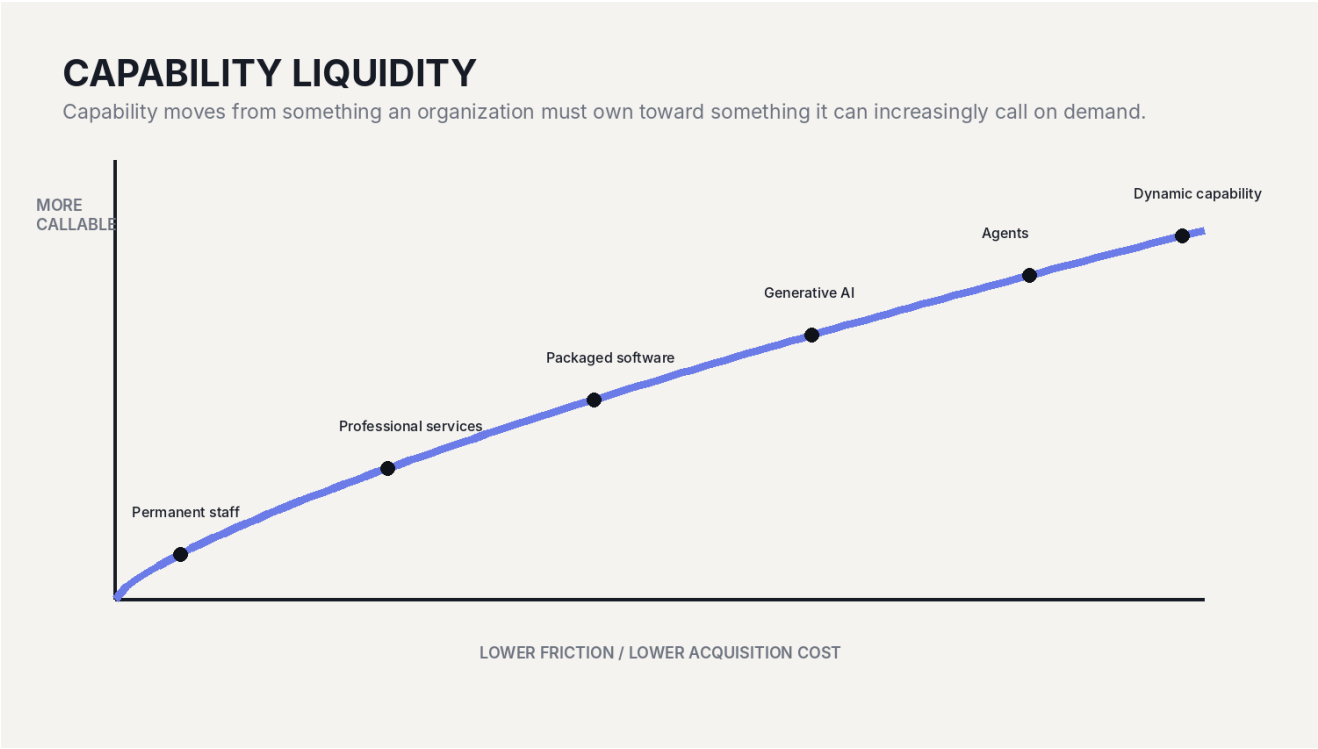


Figure 2. Capability Liquidity is a conceptual continuum, not a forecast of substitution rates.

Early evidence of Capability Compression

The first empirical signal is not that everyone becomes equal. It is that some performance gaps can narrow quickly.

The strongest claim the evidence supports today is compression - not equality.

Capability Compression refers to a reduction in performance distance caused by previously scarce expertise becoming cheaply accessible through intelligent systems.

The best-known field evidence comes from a study of 5,179 customer-support agents. Access to a generative-AI assistant increased productivity by 14% on average and by 34% among novice and lower-skilled workers, with minimal effects among the most experienced and highly skilled workers. The authors found suggestive evidence that the system disseminated practices associated with stronger performers and accelerated newer workers along the experience curve.[1]

This does not establish a universal law. Different occupations, tasks, systems, and measures produce different effects. Yet the mechanism is important. If an intelligent system can encode and distribute patterns that were previously concentrated among top performers, experience can become partially transferable in a new way.

That transfer does not erase expertise. It changes the starting point. The minimum level of competent performance can rise more quickly, while the value of judgment and exception-handling becomes more visible.

The same pattern is beginning to appear at the firm level. In OECD survey data, 39% of generative-AI-using SMEs that had experienced a skills gap said the technology helped compensate for it.[2] That is not evidence that the gap vanished. It is evidence that some missing capability became accessible without a conventional hiring process.

EARLY SIGNALS OF CAPABILITY COMPRESSION

The evidence is directional, not deterministic.

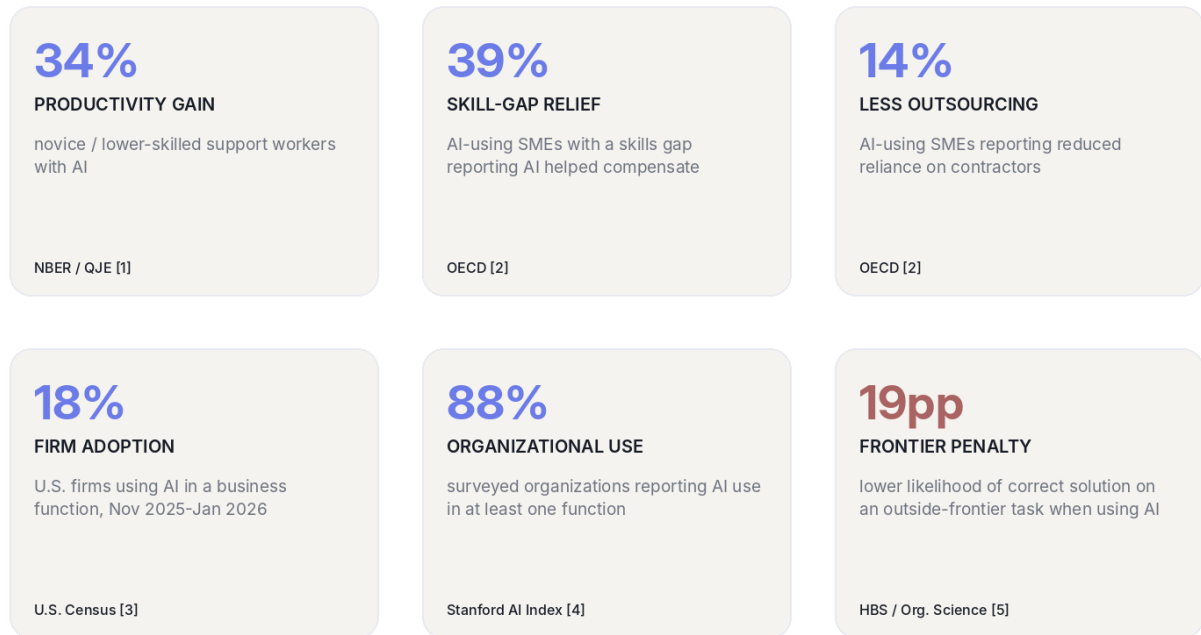


Figure 3. Selected empirical signals used in this paper. Measures come from different studies and should not be compared as if they were a single dataset.

The small-firm test

Small firms reveal whether AI is changing access to capabilities that scale once made scarce.

AI may matter most where the missing resource is not intelligence but complementary capability.

Large organizations can afford specialists. A large enterprise may employ internal lawyers, analysts, developers, designers, cybersecurity professionals, researchers, finance teams, project managers, procurement staff, and communications specialists. A five-person business cannot.

The OECD's late-2024 survey of more than 5,000 SMEs across seven countries offers an early test. Thirty-one percent reported using generative AI. Among users, 65% said it improved employee performance, 35% said it helped them scale, 29% said it helped them compete with larger companies, and 26% reported increased revenue. Among users that had experienced a skills gap, 39% said generative AI helped compensate for it. Fourteen percent said it reduced reliance on external contractors.[2]

These are self-reported outcomes, not causal estimates. But the pattern is economically suggestive. A capability that previously crossed the boundary of the firm - "we need someone else who knows how to do this" - can sometimes move inside without the firm hiring that specialist.

The small-firm question is therefore bigger than productivity. It is whether organizational size becomes less determinative of the menu of actions a firm can attempt.

If so, AI may reduce the minimum efficient scale for portions of knowledge work. A smaller firm does not become a large firm. It can, however, command selected capabilities once correlated with larger headcount.

- 65% of AI-using SMEs reported improved employee performance.
- 39% of users with a skills gap said AI helped compensate for it.
- 14% reported reduced reliance on external contractors.
- 83% reported no change in overall staff need - an important warning against simplistic replacement narratives.[2]

Entrepreneurship at the boundary

Lower experimentation costs can change which ideas are worth attempting.

When experimentation becomes cheaper, more human intention reaches the market.

Entrepreneurship is a useful stress test because founders must combine an unusually broad bundle of capabilities: research, product definition, software, sales, finance, design, administration, hiring, customer discovery, and coordination.

Emerging working papers suggest generative AI may already be altering this boundary. Marchesi and Tang report that industries more compatible with AI experienced an increase of more than 10% in firm formation after ChatGPT's release, with evidence consistent with lower experimentation costs as a key mechanism.[8] Bena, Bian, and Giannetti report roughly 20% more startup formation in industries with higher task-level exposure to generative AI, alongside entry beyond traditional innovation hubs into regions with thinner venture-capital and specialized-labor markets.[9]

These are recent working papers and should be treated as developing evidence rather than settled consensus. Their importance is the mechanism they investigate.

A large share of entrepreneurial ideas die before the market can evaluate them because the cost of building the experiment is too high. If AI lowers the cost of asking "Could this work?" then society can test more hypotheses with fewer resources.

That could produce more failed experiments as well as more successful firms. The relevant metric is not whether every AI-assisted startup succeeds. It is whether useful experimentation becomes accessible to more people and smaller pools of capital.

The policy implication is equally important: lowering the cost of capability does not automatically lower the cost of capital, distribution, regulation, customer trust, physical infrastructure, or survival. AI can make an experiment possible without making the business viable.

From software to Executable Agency

The human-machine interface has steadily moved upward from instructions toward objectives.

The eventual unit of interaction may move from command → prompt → goal → intention.

The history of computing can be interpreted as a reduction in the technical specificity humans must provide to machines. Hardware manipulation gave way to programming languages; programming languages to graphical applications; local software to cloud services and APIs; explicit commands to natural language; natural language to agents capable of decomposing goals into actions.

The next step is not “no interface.” It is a higher-level interface.

Instead of specifying every operation, a user describes the desired state and relevant constraints. The system plans work, invokes tools, evaluates intermediate results, asks for authority where necessary, and continues until an observable condition is satisfied.

This is what we mean by Executable Agency: a condition in which the user's intention can increasingly summon and coordinate the capabilities required for execution.

The phrase should not be confused with autonomous authority. Agency remains bounded by permissions, rules, law, safety, budgets, and human responsibility. The more capable the system becomes, the more important those boundaries become.

The technological progression is therefore not a march toward eliminating the human. It is a movement in where the human contributes most.

FROM SOFTWARE TO EXECUTABLE AGENCY

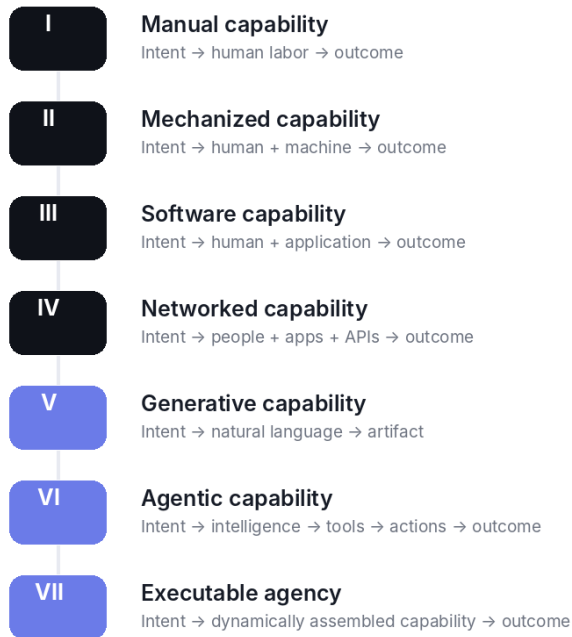


Figure 4. A conceptual progression in the abstraction level of human-computer interaction.

The intelligent capability layer

Software is abundant. Coherence is scarce.

Software does not disappear. It becomes infrastructure available to intelligence.

Modern organizations operate through fragmented systems: email, CRM, ERP, accounting, spreadsheets, project-management tools, databases, document stores, analytics platforms, websites, cloud services, and industry-specific applications.

Humans frequently serve as the connective tissue between them. People search, copy, reconcile, format, summarize, remember, follow up, trigger workflows, and translate information from one system into another.

AI becomes structurally important when it moves above the application layer. Instead of treating each application as a separate destination requiring a separate human interface, an intelligent layer can increasingly reason across systems and route work to whichever tool contains the required capability.

The architecture becomes: human intention; context and memory; intelligence and orchestration; specialized agents; tools, systems, data, and people; verified action; outcome.

This is not simply a different user interface. It changes what must be coordinated manually.

The underlying systems remain essential. The CRM still needs accurate customer data. The accounting platform still needs controls. The repository still needs version history. APIs, permissions, and identity still matter. But the user can increasingly interact with the purpose of the system rather than every implementation detail.

THE OPERATING MODEL SHIFTS UP A LEVEL

The durable human advantage moves from doing every step toward framing, context, judgment, and accountability.

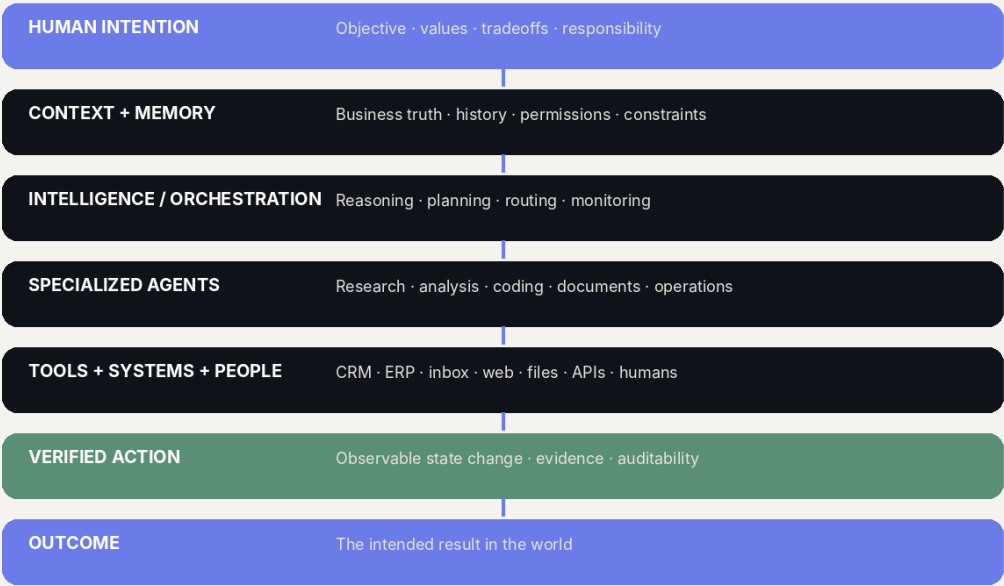


Figure 5. A conceptual intelligent capability layer. Human responsibility remains above the orchestration stack and verification remains below it.

The jagged frontier

Capability can increase while reliability remains uneven.

Capability without verification is not agency. It is exposure.

Any serious theory of Executable Agency must begin with the strongest argument against naive automation: AI capability is jagged.

In a field experiment with 758 consultants, Dell'Acqua and colleagues tested knowledge workers across realistic business tasks. For tasks inside the tested AI frontier, AI increased speed by more than 25%, performance by more than 30%, and task completion by more than 12%. But on a deliberately selected task outside that frontier, participants using AI were 19 percentage points less likely to produce the correct solution.[5]

This is not a footnote to the AI transition. It is one of its defining characteristics.

When systems are usually helpful, humans can become less vigilant precisely when vigilance matters most. A plausible answer can be more dangerous than an obvious failure. The economic value therefore migrates toward recognizing the boundary: where the system is dependable, where independent evidence is required, and where authority must remain human.

The result is a paradox. As execution capability becomes more abundant, judgment can become more scarce.

The organizations that benefit most may not be those that automate the most steps. They may be those that most effectively distinguish automatable capability from accountable decision-making.

The adoption paradox

AI is already common and still structurally early.

The transition is simultaneously farther along in access and earlier in architecture than the headlines imply.

Different datasets measure AI adoption differently, producing figures that can look contradictory until the unit of analysis is understood.

The U.S. Census Bureau's 2026 AI supplement found that 18% of firms used AI in a business function during the November 2025-January 2026 reference period, rising to 32% on an employment-weighted basis. Among adopting firms, 57% used AI in three or fewer business functions. Most users - 66% - reported using AI solely to augment tasks, while AI-related employment decreases were reported by only 2% of firms.[3]

Stanford's 2026 AI Index, drawing on a different survey population and definition, reports that 88% of surveyed organizations used AI in at least one business function and 70% used generative AI somewhere. Yet deployment of AI agents remained in the single digits across nearly all business functions.[4]

These findings can coexist. AI access has diffused rapidly, while deep operational redesign remains limited.

Most organizations are still putting intelligence inside existing processes. Far fewer have redesigned their processes around intelligence.

This distinction matters because general-purpose technologies often produce their largest effects only after complementary organizational changes. The adoption curve for tools can therefore run far ahead of the adoption curve for new operating models.

The Agency Gap Index

A proposed framework for measuring what actually prevents intention from becoming outcome.

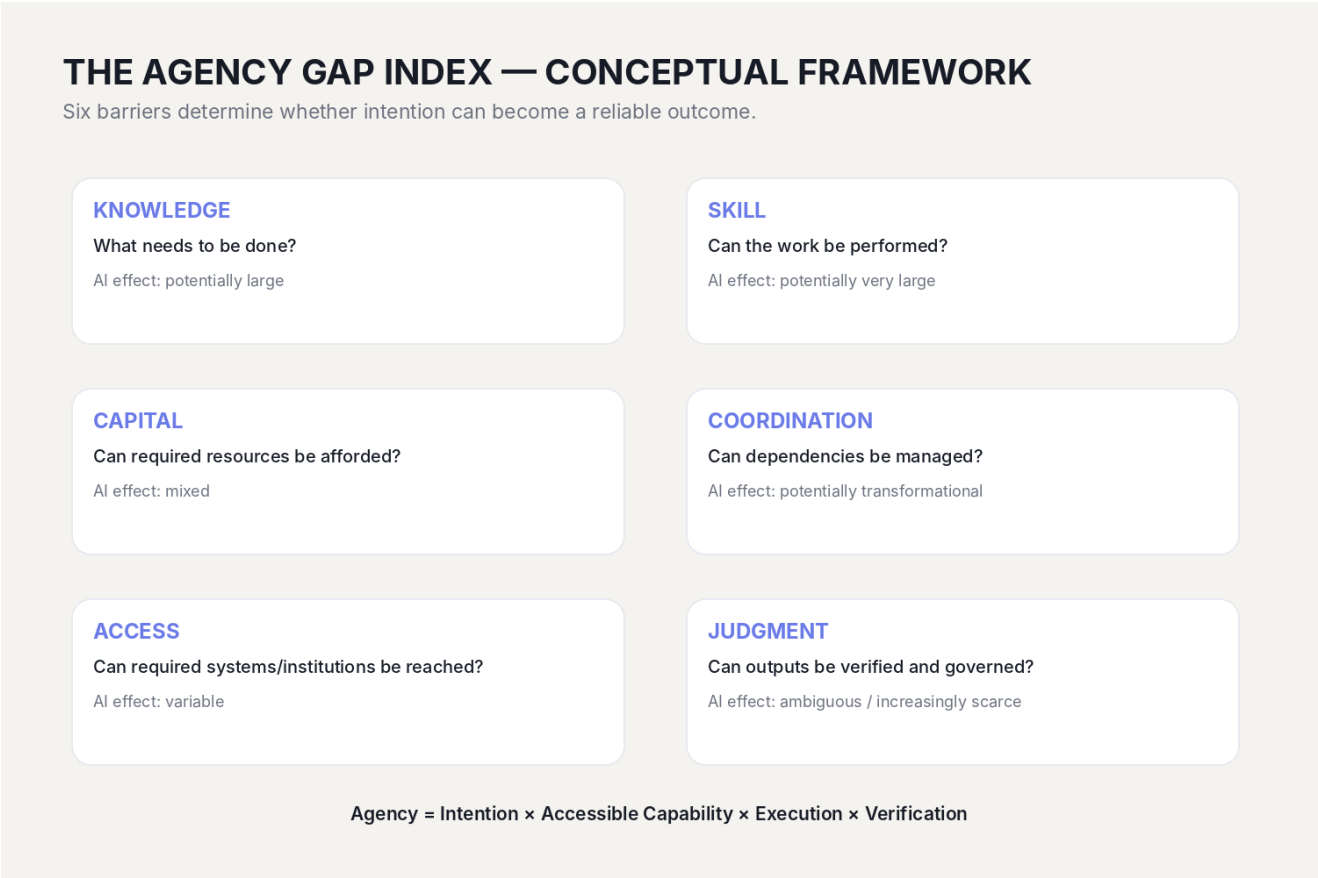
Access to intelligence is not the same as access to agency.

The World Bank's 2025 Digital Progress and Trends Report identifies four foundations for broad AI participation: connectivity, compute, context, and competency. It documents persistent concentration of AI infrastructure and capability in high-income countries and warns that unequal foundations can widen existing divides.[7]

We propose adding a complementary question at the individual and organizational level: can the actor convert intelligence into action?

A person may technically have access to an advanced model while lacking usable data, organizational permissions, capital, legal authority, time, domain knowledge, software integrations, or confidence in the output. A company may own every relevant application while lacking the coordination capacity to make them work together.

The Agency Gap Index is a conceptual diagnostic organized around six barriers: knowledge, skill, capital, coordination, access, and judgment. It is not yet a validated quantitative index. Its purpose is to make the thesis measurable.



Work, expertise, and the new scarcity

AI does not eliminate expertise. It unbundles it.

Every technological revolution removes some scarcities and creates others.

Jobs are bundles of tasks, and tasks are bundles of capabilities. Those capabilities are changing at different rates.

The International Labour Organization estimated in 2025 that one in four workers globally were in occupations with some degree of generative-AI exposure, but concluded that transformation was more likely than wholesale redundancy because most occupations still contain tasks requiring human input.[6]

Professional services illustrate the mechanism. A traditional professional offering bundles knowledge, labor, judgment, reputation, access, and accountability. AI attacks these components unevenly. Knowledge becomes cheaper. Some labor becomes cheaper. Judgment, context, relationships, reputation, institutional access, and responsibility remain scarce.

This predicts an unbundling of expertise. Clients should become less willing to pay premium prices merely for information or artifact production that can be generated cheaply elsewhere. Value migrates toward framing the problem correctly, understanding the local context, navigating institutions, validating results, managing exceptions, and accepting responsibility for consequential recommendations.

The same reallocation can occur inside occupations. Developers may spend less time writing routine code and more time specifying systems and reviewing architecture. Analysts may spend less time finding information and more time deciding what matters. Managers may spend less time moving information and more time making decisions.

The economy does not become post-scarcity. Scarcity moves.

- Less scarce: routine synthesis, first drafts, commodity analysis, basic code, repeatable digital production.
- Potentially more scarce: attention, judgment, trust, proprietary context, taste, relationships, accountability, and meaningful objectives.

Two futures: concentration and agency

Democratization is possible. It is not automatic.

AI can reduce one capability gap while widening another.

The case for Executable Agency should not be confused with a forecast that AI automatically levels the playing field.

Large organizations possess structural advantages: proprietary data, integration capacity, compute budgets, distribution, compliance infrastructure, brand trust, security teams, and the capital required to experiment at scale. The same technology that makes a small organization more capable can make a large organization vastly more productive.

The World Bank documents substantial international concentration in compute, skills, and AI innovation. [7] U.S. Census data also show much higher AI adoption among larger and knowledge-intensive firms.[3]

Two loops can therefore operate simultaneously. In a concentration loop, capital buys better infrastructure, which drives greater productivity, which produces more data and market power, which attracts more capital. In an agency loop, access creates capability, capability lowers experimentation costs, experimentation creates participation and learning, and those gains improve future access.

The societal outcome will depend on institutions, markets, product design, education, infrastructure, competition, and policy. Technology creates the possibility space. It does not determine distribution.

TWO LOOPS CAN EXIST AT ONCE

AI can democratize capability and concentrate advantage simultaneously.

THE CONCENTRATION LOOP



THE AGENCY LOOP



Figure 7. Concentration and agency are not mutually exclusive outcomes. Both may strengthen at the same time.

Jubilee AI as agency infrastructure

The durable opportunity sits above “AI consulting.”

“Knowing AI” is not a durable moat. Knowing where valuable intention is trapped may be.

If AI interfaces become as intuitive as the trajectory suggests, merely teaching organizations how to prompt models will commoditize. So will many one-off integrations and generic automation services.

A durable intermediary has to operate at the level above the technology: What is the objective? What prevents it from happening today? Which constraints are informational, technical, financial, procedural, institutional, or human? Which capabilities can now be made liquid? Which still require people? Where must accountability remain human? What evidence demonstrates that the intended outcome actually occurred?

That is closer to agency design than conventional AI consulting.

Jubilee AI's practical work may include research, document processing, workflow redesign, software, automation, data integration, agent systems, reporting, and operational intelligence. Those are implementation methods. The unit of work is the Agency Gap.

A Jubilee engagement can therefore be organized around a repeatable sequence: define the intended outcome; map the capability barriers; classify what can be made callable; preserve human authority where judgment and accountability demand it; connect systems; verify actions; measure the reduction in friction.

The ambition is not to insert AI everywhere. It is to identify where intelligence can convert previously inaccessible capability into usable agency.

- Diagnose the intended outcome.
- Map knowledge, skill, capital, coordination, access, and judgment barriers.
- Identify capabilities that can be made liquid now.
- Design permissions, human checkpoints, and verification.
- Connect tools and context around the objective.
- Measure whether the actor can now do something materially useful that was previously impractical.

Research agenda and falsifiable predictions

A serious theory should be capable of being wrong.

Executable Agency should be measured, challenged, revised, and - where the evidence fails - rejected.

The central hypothesis predicts observable changes. If capability is becoming more liquid, we should see some combination of smaller founding teams, lower experimentation costs, reduced outsourcing for selected tasks, faster novice skill acquisition, narrower capability differences between small and large firms, higher output per employee, growth in economically meaningful microenterprises, greater geographic dispersion of entrepreneurship, and increasing demand for verification and governance.

These effects will not occur uniformly. Physical industries, regulated activities, relationship-intensive work, and tasks with poor observability may move much more slowly. Some sectors may experience concentration rather than democratization.

Jubilee AI proposes an ongoing research program organized around ten questions.

- How quickly is the minimum cost of competent execution declining across professional tasks?
- Do less-experienced workers consistently receive larger gains than experts, and in which domains?
- Are small firms gaining functions historically concentrated in large firms?
- Are AI-enabled companies reaching milestones with fewer employees or less capital?
- Is entrepreneurship spreading beyond traditional technical and capital hubs?
- Which professional services are being internalized because AI substitutes for portions of outsourced capability?
- Which capabilities resist commoditization and why?
- Does AI expand participation for people constrained by geography, disability, caregiving, credentials, or conventional employment structures?
- Where does AI widen capability differences rather than narrow them?
- Can changes in accessible machine capability be causally linked to increases in meaningful human agency?

Conclusion: what becomes possible?

The defining achievement of artificial intelligence may ultimately be expanded human agency.

THE QUESTION

What human potential has never been expressed because execution was too expensive?

We have spent decades asking machines to compute, then search, recommend, generate, and increasingly act.

The next transition may be from systems that perform individual tasks to systems that dynamically assemble capabilities around human objectives.

If that transition occurs, the distance between an idea and an institution can shrink. The distance between expertise and execution can shrink. Some advantages created by access to specialists can shrink. Other advantages - data, capital, trust, distribution, judgment, and control of infrastructure - can grow.

The outcome is not predetermined.

That is why the most important measure of AI progress should not be machine intelligence alone. We should also ask what people are newly able to do because that intelligence exists.

There have always been intelligent people without capital, inventive people without engineers, operators without programmers, local experts without distribution, small organizations without specialist staffs, and people whose circumstances make traditional institutional participation difficult.

For the first time, some of the complementary capabilities around those people can increasingly be called into existence through language.

Today the systems are imperfect. They will remain imperfect in different ways. The frontier will move. New dependencies and new inequalities will emerge.

But beneath the disruption is a possibility larger than automation: a person may increasingly be able to say, "This should exist," and participate directly in making it exist - not because that person suddenly acquired every skill required, but because intelligence can assemble portions of the missing capability around the intention.

THE JUBILEE PRINCIPLE

Intelligence has always been more widely distributed than agency. The central opportunity of the AI era is to determine whether that can change.

References & methodological note

Empirical claims are distinguished from Jubilee AI hypotheses and conceptual frameworks.

- [1] Brynjolfsson, E., Li, D., & Raymond, L. R. (2025). "Generative AI at Work." *Quarterly Journal of Economics*, 140(2), 889-942. NBER Working Paper 31161 (2023). <https://www.nber.org/papers/w31161>
- [2] OECD. (2025). *Generative AI and the SME Workforce: New Survey Evidence*. OECD Publishing. https://www.oecd.org/en/publications/generative-ai-and-the-sme-workforce_2d08b99d-en.html
- [3] Bonney, K., Breau, C., Dinlersoz, E., Foster, L., Haltiwanger, J., & Pande, A. (2026). "The Microstructure of AI Diffusion: Evidence from Firms, Business Functions, and Worker Tasks." U.S. Census Bureau CES Working Paper 26-25. <https://www.census.gov/library/working-papers/2026/adrm/CES-WP-26-25.html>
- [4] Stanford Institute for Human-Centered Artificial Intelligence. (2026). *AI Index Report 2026, Economy chapter*. <https://hai.stanford.edu/ai-index/2026-ai-index-report/economy>
- [5] Dell'Acqua, F., McFowland III, E., Mollick, E., Lifshitz-Assaf, H., Kellogg, K., Rajendran, S., Kraymer, L., Candelon, F., & Lakhani, K. (2026). "Navigating the Jagged Technological Frontier: Field Experimental Evidence of the Effects of AI on Knowledge Worker Productivity and Quality." *Organization Science*.
- [6] International Labour Organization. (2025). *Generative AI and Jobs: A Refined Global Index of Occupational Exposure*. ILO Working Paper 140. <https://www.ilo.org/publications/generative-ai-and-jobs-refined-global-index-occupational-exposure>
- [7] World Bank. (2025). *Digital Progress and Trends Report 2025: Strengthening AI Foundations*. <https://www.worldbank.org/en/publication/dptr2025-ai-foundations>
- [8] Marchesi, E., & Tang, S. (2026 revision). "When AI Meets Entrepreneurship: Evidence from the Commercialization of ChatGPT." Working paper / SSRN 5759264. https://papers.ssrn.com/sol3/papers.cfm?abstract_id=5759264
- [9] Bena, J., Bian, B., & Giannetti, M. (2026 revision). "Prompted to Start: How Generative AI is Transforming Entrepreneurship." Working paper / SSRN 5749564. https://papers.ssrn.com/sol3/papers.cfm?abstract_id=5749564

Methodological note. This paper combines published peer-reviewed research, government and intergovernmental survey evidence, a major annual research index, and recent working papers. Working-paper findings are explicitly described as emerging evidence. Statistics from different datasets use different populations, definitions, and reference periods and should not be treated as directly comparable estimates of the same quantity.

The terms Executable Agency, Capability Liquidity, Intent-to-Institution Gap, Capability Compression, Temporary Institution, and Agency Gap Index are Jubilee AI conceptual frameworks introduced for analysis and future empirical testing. They should not be read as established academic constructs unless and until independently validated.

JUBILEE AI

Restoring agency in an age of abundant intelligence.

The question is not only how intelligent machines become. It is what human beings become capable of doing because intelligence became available.

EXECUTABLE AGENCY

First Edition · September 2026